

Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method comprising:

receiving, by a computer based system for facilitating use of a transaction account, a common account identifier,

wherein a common transaction account is associated with said common account identifier,

wherein said common transaction account is associated with a first transaction account and a second transaction account, wherein said first transaction account is associated with a first account identifier and a first authorizer, and

wherein said second transaction account is associated with a second account identifier and a second authorizer;

recognizing, by said computer based system, said common account identifier as being associated with more than one account;

determining, by said computer based system, based on selection criteria, one of said first transaction account and said second transaction account to access for processing a transaction, resulting in a selected transaction account,

wherein said selection criteria are defined by an owner of said common account, and wherein said selection criteria further include said first transaction account being selected in response to a transaction being initiated with at least one of a first group of merchants and a first type of products, and said second transaction account being selecting in response to a transaction being initiated with at least one of a second group of merchants and a second type of products;

wherein said selection criteria further include said first transaction account being selected in response to a transaction amount being within a first range of amounts, and said second transaction account being selected in response to said transaction amount being within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping;

receiving, by said computer based system, at least one of a first biometric indicator and a second biometric indicator,

wherein said first biometric indicator is associated with said first transaction account and said second biometric indicator is associated with said second transaction account;

accessing, by said computer based system, said selected transaction account based on said

determining step selection criteria and at least one of said first biometric indicator and said second biometric indicator;

communicating, by said computer based system, an authorization request to at least one of said first authorizer and said second authorizer in response to said computer determining said transaction is processed by a respective at least one of said first transaction account and said second transaction account; and

processing, by said computer based system, said [[the]] transaction via said selected transaction account.

2. (Currently Amended) The method of claim 1, further comprising sending, by said computer based system, one a bill to an account holder associated with said common account identifier, wherein said bill includes bill reporting information that relates to both of said first and second transaction accounts.

3. (Currently Amended) The method of claim 1, comprising replacing, by said computer based system, said common account identifier with one of said first and second transaction account identifiers associated with said selected transaction account during at least one of said accessing and processing steps.

4. (Currently Amended) The method of claim 1, further comprising:
receiving, by said computer based system, a reconciliation file including said common account identifier;

recognizing, by said computer based system, said common account identifier as being associated with more than one account;

determining, by said computer based system, based on said selection criteria, at least one of said first and second transaction accounts to access for processing said transaction, resulting in a selected transaction account;

accessing, by said computer based system, said selected transaction account system based on said determining step; and

processing, by said computer based system, said [[the]] reconciliation file via a system associated with said selected transaction account.

5. (Previously Presented) The method of claim 1, wherein a merchant is only provided with said common account identifier.

6. (Currently Amended) The method of claim 1, further comprising:
receiving, by said computer based system, an authorization from at least one of said first

authorizer and said second authorizer; and

authorizing, by said computer based system, said transaction amount to said common account.

7. (Previously presented) The method of claim 1, wherein said selection criteria is modifiable by a user of said first and second transaction accounts.

8. (Currently Amended) The method of claim 1, further comprising a settlement process comprising:

processing, by said computer based system, a request for payment to a merchant when said merchant submits a settlement record associated with said common account identifier;

recording, by said computer based system, transactions processed as settlement records in a settlement table; and

paying, by said computer based system, said merchant.

9. (Currently Amended) A computer based system for facilitating use of a transaction account processing transactions comprising: said system comprising

a network interface communicating with a memory;

said memory communicating with [[and]] at least one processor; ~~programmed to:~~
said processor, when executing a computer program, is configured to:

receive a common account identifier, wherein a common transaction account is associated with said common account identifier, wherein said common transaction account is associated with a first transaction account and a second transaction account, wherein said first transaction account is associated with a first account identifier and a first authorizer, and wherein said second transaction account is associated with a second account identifier and a second authorizer;

determine, based on selection criteria, in substantially real time, one of said first and said second transaction accounts to access during a financial transaction, ~~wherein said selection criteria further include said first transaction account being selected in response to a transaction amount being within a first range of amounts, and said second transaction account being selected in response to said transaction amount being within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping wherein said selection criteria~~ further include said first transaction account being selected in response to a transaction being initiated with at least one of a first group of merchants and a first type of products, and said second transaction account being selecting in response to a transaction being initiated with at least one of a second group of merchants and a second type of products; and

receive at least one of a first biometric indicator and a second biometric indicator,
wherein said first biometric indicator is associated with said first transaction account and
said second biometric indicator is associated with said second transaction account;
access said selected transaction account based on said selection criteria and at least one of
said first biometric indicator and said second biometric indicator;

communicate an authorization request to at least one of said first authorizer and said second authorizer in response to said computer determining said transaction is processed by a respective at least one of said first transaction account and said second transaction account; and
process said transaction via said selected transaction account.

10-25. (Cancelled)

26. (New) The method of claim 1, wherein said selection criteria further comprises, said first transaction account being selected in response to a transaction amount being within a first range of amounts, and said second transaction account being selected in response to said transaction amount being within a second range of amounts, said first range of amounts and said second range of amounts being non-overlapping.

27. (New) The method of claim 1, further comprising:
overriding, by said computer based system, said selection criteria, in response to receiving at least one of said first biometric indicator and said second biometric indicator.

28. (New) The method of claim 1, further comprising:
authorizing, by said computer based system, at least one of said first transaction account and said second transaction account based on at least one of said first biometric indicator and said second biometric indicator.

29. (New) A tangible non-transitory computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer based system for facilitating use of a transaction account, cause said computer based system to perform operations comprising:

receiving, by a computer based system, a common account identifier,
wherein a common transaction account is associated with said common account identifier,
wherein said common transaction account is associated with a first transaction account
and a second transaction account, wherein said first transaction account is associated with a first account identifier and a first authorizer, and
wherein said second transaction account is associated with a second account identifier

and a second authorizer;

recognizing, by said computer based system, said common account identifier as being associated with more than one account;

determining, by said computer based system, based on selection criteria, one of said first transaction account and said second transaction account to access for processing a transaction, resulting in a selected transaction account,

wherein said selection criteria are defined by an owner of said common account, and

wherein said selection criteria further include said first transaction account being selected in response to a transaction being initiated with at least one of a first group of merchants and a first type of products, and said second transaction account being selecting in response to a transaction being initiated with at least one of a second group of merchants and a second type of products;

receiving, by said computer based system, at least one of a first biometric indicator and a second biometric indicator,

wherein said first biometric indicator is associated with said first transaction account and said second biometric indicator is associated with said second transaction account;

accessing, by said computer based system, said selected transaction account based on said selection criteria and at least one of said first biometric indicator and said second biometric indicator;

communicating, by said computer based system, an authorization request to at least one of said first authorizer and said second authorizer in response to said computer determining said transaction is processed by a respective at least one of said first transaction account and said second transaction account; and

processing, by said computer based system, said transaction via said selected transaction account.